STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OD WASHINGTON

In the Matter of)	No. D03-286
Owner-Guard Corporation,)	
Honda of Fife and)	Order to Cease & Desist
Gary Shriver)	
)	

Pursuant to RCW 48.02.080(3)(a), Owner-Guard Corporation, Honda of Fife and their officers, directors, agents and employees, including but not limited to Gary Shriver are all hereby ORDERED to immediately cease and desist from the unauthorized transaction of insurance in the state in Washington, including but not limited to an unfiled and unapproved insurance product named "Theft Loss Protection System."

THIS ORDER IS BASED ON THE FOLLOWING FACTS:

- 1. Owner-Guard Corporation does not have a certificate of authority issued by the Insurance Commissioner of the State of Washington, authorizing it to act as an insurer in this state.
- 2. On September 12, 2003, an employee of Honda of Fife, one Gary Shriver, sold an unfiled and unapproved insurance product called "Theft Loss Protection System" to a consumer. This product was issued by Owner-Guard Corporation.
- 3. Transaction of insurance in this state without a certificate of authority issued by the Insurance Commissioner and then in force is a violation of RCW 48.05.030(1).

Any violation of the terms of this order by Owner-Guard Corporation, its officers, directors, agents, or employees will make the violator(s) subject to the full penalties and sanctions authorized by RCW 48.02.080, RCW 48.17.530, and the relevant sections of Title 48 RCW, the Insurance Code and chapter 34.05 RCW.

The persons and entities named in this order have the right to demand a hearing pursuant to 48.04 RCW and chapter 34.05 RCW.

THIS ORDER IS EFFECTIVE IMMEDIATELY and is entered at Tumwater, Washington, this 19th Day of December, 2003.

MIKE KREIDLER Insurance Commissioner

William Kirby Legal Affairs Division